



*Transamerica Structured Index Advantage[®] Annuity NY
For New York*

Your future. Your way.



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Annuities issued in New York by Transamerica Financial Life Insurance Company, Harrison, N.Y. Annuities are underwritten and distributed by Transamerica Capital, LLC, 1801 California St., Suite 5200, Denver, CO 80202, FINRA member. References to Transamerica may pertain to one or all of these companies.

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A simple and flexible solution designed for today

Are you seeking an innovative way to grow your portfolio amid today's volatile markets, inflation, and high-fee investments? The *Transamerica Structured Index Advantage*[®] Annuity NY offers growth potential and investment protection in a cost-effective solution to help make your financial future more predictable, so you can live your best life.

Upside potential

Take advantage of tax-deferred growth opportunities through the S&P 500.[®]

Downside protection

Built with buffers to protect the principal you invest from negative market performance, so you can feel better about staying invested no matter what the markets do.

Pay less

Strategies with no explicit fees keep more of your money working for you.



The *Transamerica Structured Index Advantage Annuity NY* is a registered index-linked annuity that offers a distinctive combination of benefits you can tailor to meet specific needs. Take advantage of opportunities for tax-deferred investment growth while limiting your risk to market downside.

In short, take control of your investing, and prepare for your future, your way.

If you invest in an Index Account Option, the Index Account Option's Downside Protection may not fully protect you from loss. Your losses could be significant. When you invest in an Index Account Option, the upside potential of your investment may be limited by its Growth Opportunity Type.

Lessons from history

Markets will go up and down over the average investor’s life. The challenge is to weather the bad times so you can take advantage of the good and help grow your portfolio.

Historical performance of S&P 500*

Based on 6-year rolling allocation from 1/1/1980-12/31/2025		Based on 2-year rolling allocation from 1/1/1980-12/31/2025		Based on 1-year rolling allocation from 1/1/1980-12/31/2025	
Average return	77%	Average return	22%	Average return	10%
Percentage of time you would have avoided market loss with a 10% buffer	97.5%	Percentage of time you would have avoided market loss with a 10% buffer	90.4%	Percentage of time you would have avoided market loss with a 10% buffer	88.4%
Percentage of time you would have avoided market loss with a 20% buffer	100%	Percentage of time you would have avoided market loss with a 15% buffer	91.7%	Percentage of time you would have avoided market loss with a 15% buffer	92.5%

Past performance does not guarantee future results. Outcomes were based on our allocation dates of the 1st, 8th, 15th, and 22nd. A simple average of a series of returns generated over a given period of time. Returns are price return only and exclude dividends.

Historically, equity indexes have posted gains more often than losses, providing opportunities for investment growth. The *Transamerica Structured Index Advantage® Annuity NY* offers the potential for the type of equity returns that, historically, the markets have attained by tracking the performance of a stock market Index. And for the risk-averse investor who wants those returns but is less willing to stay invested during down markets, the *Transamerica Structured Index Advantage Annuity NY* offers a buffer that provides a level of protection from market losses.

You cannot directly invest in an Index, and the annuity does not participate directly in any stock or equity investments. Stock dividends on the index are not included as a component of the Index Value.

Putting it all together

The *Transamerica Structured Index Advantage® Annuity NY* provides the control that can help you tailor your strategy to meet your objectives. Consider these two simple steps to define your investment strategy.

STEP 1.

Select a Crediting Period

Choose how long you wish to invest – 1-, 2-, or 6-year Crediting Periods – to find the time frame and balance of performance opportunity and protection that suits your objectives.

STEP 2.

Set your protection

Set a level of protection that can help guard against market downturns. Choose between 10, 15, and 20% protection buffers.

Consider your options

You have the opportunity to capture positive returns based on the performance of the S&P 500 Index, widely regarded as the best single gauge of large-cap U.S. equities.

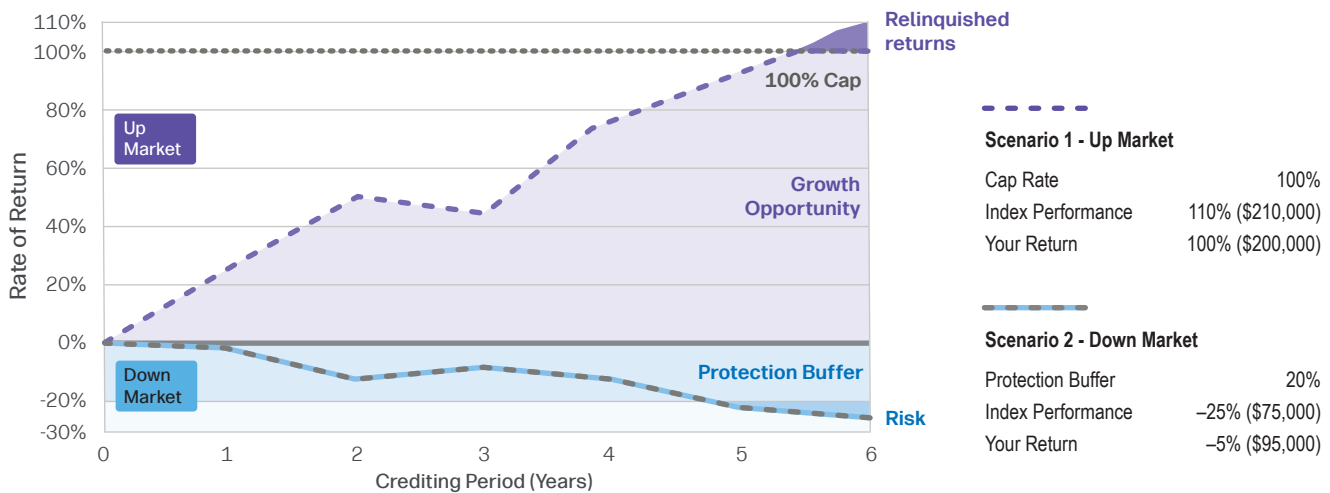
Growth and protection: working together



Cap growth strategy

The *Transamerica Structured Index Advantage® Annuity NY* lets you capture positive returns, up to a cap, by tracking the positive performance of a stock market Index. It also provides a level of protection, a buffer, if the Index Return is negative. Combined, they offer growth for your Index Account Option when markets perform well and protection when they don't.

Cap and buffer



This chart is hypothetical and for illustrative purposes only.

This chart illustrates a sample up-market scenario, and the protection of a buffer in a sample down-market scenario. Each example illustrates \$100,000 invested in an Index tracking hypothetical performance over a six-year Crediting Period. This Index option strategy offers a 20% protection buffer to limit downside risk. This example also shows the impact of the 100% cap. The cap is the maximum amount the investment can earn during the Crediting Period.*

Navigate volatile markets with confidence

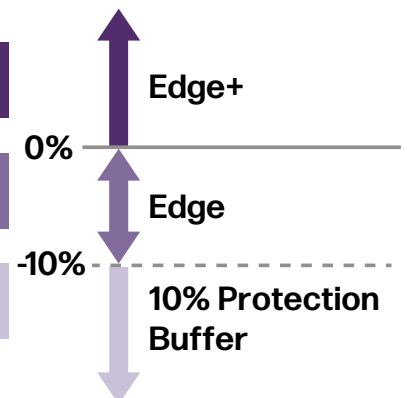
The Triple Edge Advantage** crediting strategy available with the Transamerica's registered index linked annuities gives you three advantages: two levels of growth opportunities and a protection buffer. This all-weather strategy provides you the opportunity to generate positive returns in both positive and negative markets.

See it in action

The chart below shows the two levels of growth opportunities and the protection buffer. Available with the 1-, 2-, & 6-year Crediting Periods.

Opportunity in any market

- 1. Help maximize returns:**
The Edge+ Rate provides an opportunity to receive an enhanced return in positive markets.***
- 2. Earn in a down market:**
Benefit from earning positive returns in a negative market with the Edge Rate.
- 3. Downside protection:**
Limit potential market losses with a +10% protection buffer if negative Index Performance is greater than -10%.



* Cap, Edge, and Edge+ rates may vary based on the Index, Crediting Period, and buffer chosen.

** Triple Edge Advantage is referred to as Dual Direction in your policy.

*** The Edge+ rate is the highest credited rate possible on the Triple Edge Advantage crediting strategy.

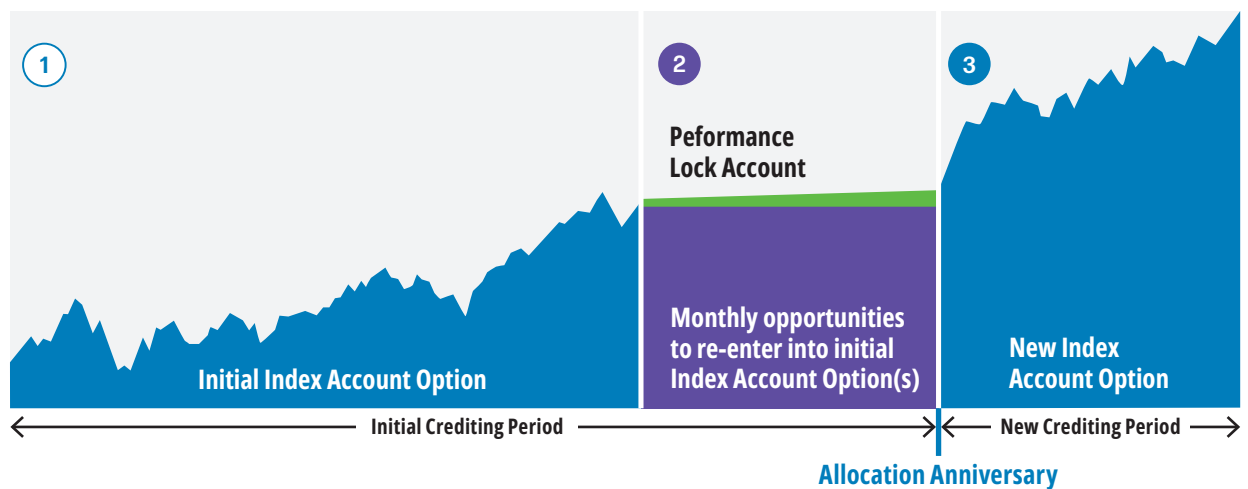
Flexibility and control

Performance Lock+

Help make market gains more predictable – and easier to manage.

Performance Lock+, available with Transamerica's registered index-linked annuities (RILAs) for no cost, helps limit the guesswork from investing by giving you the opportunity to lock in gains when they happen, rather than hoping the market stays up. And then helping protect them along the way.

Performance Lock+ in action



How You Can Use Performance Lock+?

- 1 Performance Lock+**
 - Lock in Index gains* at the end of the business day
 - Your money moves into the Performance Lock Account
- 2 Flexibility to re-enter initial Index Account Option**
 - Earn a fixed interest rate in the Performance Lock Account
 - Re-enter the same Index Account Option, at no cost, on any remaining Allocation Monthiversary before your Allocation Anniversary
- 3 Opportunity to reallocate at the Allocation Anniversary**
 - At the Allocation Anniversary, if you choose not to re-enter, you can choose any available Index Account Option, and a new Crediting Period begins**
 - New growth and protection opportunities at each Allocation Anniversary
 - Performance Lock+ can then be exercised again, between the first and last day of the Crediting Period

* The Interim Value at the end of a Business Day reflects all applicable remaining fees and charges. If you exercise the Performance Lock when the Interim Value is lower than the initial investment, you may be locking in a loss.

** If no instruction is provided, then the investment defaults back to the same Index Account Option and the Crediting Period starts over.

Early Re-Entry is not available on the 1-year crediting strategy or if the remaining Early Re-Entry time period is less than 12 months.

Protected growth opportunities

The focus on a robust index provides you the opportunity for growth and protection even in the face of an evolving market.

Cap Crediting Strategies

A solution designed to provide growth potential and protection, amid today's market volatility and high-fee investments.

Crediting Period	Index	Protection Buffers	Growth Opportunity
6-Year	S&P 500®	10%, 20%	Cap
2-Year	S&P 500®	10%, 15%	Cap
1-Year	S&P 500®	10%, 15%	Cap
Fixed Account	Interest in a Fixed Account is credited daily based on a 1-year guaranteed fixed interest rate declared at the beginning of the Crediting Period.*		

Not all strategies are available at all firms.

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

* The Guaranteed Minimum Interest Rate will be equal to the non-forfeiture rate in effect for the quarter in which the policy is issued and will not change for the life of the policy.


Triple Edge Advantage crediting strategy

The Triple Edge Advantage crediting strategy available with the *Transamerica Structured Index Advantage® Annuity NY* gives you three advantages: two levels of growth opportunities and a protection buffer. This unique strategy provides you the opportunity to be in a stronger position to reach your financial goals whether markets are up, flat, or down, thanks to its dual direction approach.

Crediting Period	Indexes	Protection Buffers	Growth Opportunity
6-Year	S&P 500®	10%	Edge Rate
			Edge+ Rate
2-Year	S&P 500®	10%	Edge Rate
			Edge+ Rate
1-Year	S&P 500®	10%	Edge Rate
			Edge+ Rate

Financial strength

Transamerica Financial Life Insurance Company

 AM Best Third of 16 categories as of February 13, 2026	 Moody's Fifth of 21 categories as of December 5, 2025	 S&P Global Fifth of 21 categories as of April 6, 2026
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The financial strength and ratings of Transamerica and its affiliated companies do not reflect the quality of the products sold by Transamerica Financial Life Insurance Company. For most current ratings, see [transamerica.com](https://www.transamerica.com)

Additional benefits

Death benefit

Death benefit options

Death benefit – Policy Value
Death benefit – Return of Premium

Return of Premium
Issue age: 0 – 80

Policy Value
Issue age: 81– 85

Withdrawal options without surrender charges – access your money when you need it

The *Transamerica Structured Index Advantage® Annuity NY* has a variety of ways to receive your withdrawals, intended to help you stay in control of your income. But we understand sometimes life happens and plans change. If an unforeseen situation arises and you need some of your money earlier than expected, you have options.

Surrender charge schedule

Based on years since each premium payment

6-Year Surrender Charge:

Year	1	2	3	4	5	6	7+
Year	8%	8%	7%	6%	5%	4%	0%

Withdrawal Amount

The surrender charge-free amount each policy year is equal to the greater of 10% of the total premium payments, less any withdrawals taken in the same policy year or the earnings, plus premiums that have reached the end of the surrender charge period. Earnings may be withdrawn anytime, free of surrender charges. Withdrawals from the Fixed Holding Account are not permitted until all other Account Options have been depleted of value. Minimum withdrawal amount is \$500.

Systematic Payout

Monthly, quarterly, semiannual, or annual withdrawals (\$50 minimum)

Nursing Care and Terminal Condition

After the policy issue date, you may withdraw all or part of the policy value if you or your spouse were to be confined to a hospital or nursing facility for 30 consecutive days or diagnosed with a terminal condition with less than one year to live (a minimum withdrawal of \$1,000 applies)

A withdrawal taken before the end of a Crediting Period for an Index Account Option will result in a negative adjustment to the Index Base for that Index Account Option. All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

Glossary of key terms

Allocation Anniversary:

The 12-month anniversary of an Index Account Option Allocation Date or any subsequent Allocation Anniversary

Allocation Date:

On the Allocation Date, the premiums held in the Fixed Holding Account will be allocated among the Allocation Account(s) according to your instructions.

Allocation Monthiversary: After the Crediting Period start date, this day will be the same calendar day of each subsequent month during the Crediting Period (including the remaining Crediting Period after exercise of Early Re-Entry). If a certain date does not exist in a given month, the first day of the following month will be used.

Buffer:

The negative Index performance that Transamerica absorbs over the duration of the period before applying any negative performance to your Index Account Option

Cap Rate:

The maximum rate of interest that may be credited at the conclusion of the Crediting Period for a particular Index Account Option

Crediting Period:

The period of time following an allocation in which the current rates associated with the allocation will not change. It is also the period of time used to determine the Index Change and the corresponding interest to be credited.

Early Re-Entry: A feature of Performance Lock+. Early Re-Entry allows you to reallocate into your previously locked Index Account Option on any Allocation Monthiversary prior to the next Allocation Anniversary. Once re-entered into the Index Account Option, additional Performance Locks may be performed until the end of the Crediting Period.

Edge Rate:

Rate used as the Index Credit Rate when the Index Change is less than zero, but greater than or equal to the negative of the Buffer Rate.

Edge+ Rate:

Rate used as the Index Credit Rate when the Index Change is greater than or equal to zero.

Interim Value:

The value of the Index Account Option during the Crediting Period. The Interim Value is the amount available in the Index Account for withdrawals, surrender, or annuitization, to pay fees and charges, and payable upon death.

Important information

The Policy is designed primarily for investors who expect to remain invested in an Allocation Account until the end of its Crediting Period and may be appropriate for you if you have a long investment time horizon. This Policy is not designed for people who expect to take early or frequent withdrawals.

A current prospectus for this product should either precede or accompany this material. Before investing, consider the investment objectives, risks, charges, and expenses carefully before investing.

Go to [transamerica.com](https://www.transamerica.com) for prospectuses containing this and other information. Please read carefully.

All guarantees, including optional benefits, are based on the claims-paying ability of the issuing insurance company.

Registered Index-Linked Annuities are long-term, tax-deferred vehicles designed for retirement purposes and are not for everyone. They are subject to possible loss of principal and earnings due to market fluctuation, investment risks as a result of fees and charges under the policy, including surrender charges, other transaction charges, and periodic charges.

When you exercise the Performance Lock feature, known as Interim Value Lock in your policy, your Interim Value will be "locked in" and your investment will be transferred to a holding account (the Performance Lock Account) until the next Allocation Anniversary. **By locking in your current Interim Value, you will no longer participate in additional gains or losses your chosen Index may receive until the next Allocation Anniversary.**

During this time, you may choose to exercise the Early Re-Entry feature to reinvest in the same Index Account Option on any Monthiversary prior to the next Allocation Anniversary. The number of Allocation Monthiversaries available corresponds to the number of months remaining until the next Allocation Anniversary. While in the holding account, you will be credited compound interest daily based on the annual interest rate in effect on that day and will be reduced on a dollar-for-dollar basis for any fees, charges, or withdrawals deducted from the Performance Lock Account. If you exercise the Performance Lock when the Interim Value is lower than the initial investment, you may be "locking-in" a loss. **By exercising Early Re-Entry, you will be re-exposing your investment to the possibility of Index losses, negative Interim Value adjustments and reductions to your Index Base.** Due to the shortened remaining length of the Crediting Period upon re-entry, the value of your investment could be more susceptible to loss from short-term negative Index performance.

The maximum annuity commencement date is generally the annuitant's age 99. Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% additional federal tax if withdrawn before age 59½.

Withdrawals reduce the policy value, death benefit and other annuity values. At the end of a Crediting Period for an Allocation Account, you may choose to reinvest in the same Allocation Account or transfer the Policy Value into another Allocation Account.

Transamerica reserves the right to add, remove, or suspend any index and/or Index Account Option(s) subject to regulatory approval. Not all Indexes and/or Index Account Option(s) will be available at all times. Please consult with your financial professional or the prospectus.

Neither Transamerica nor its agents or representatives may provide tax, investment, or legal advice. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely on their own independent tax and legal professionals and financial professional regarding their particular situation and the concepts presented herein.

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Index disclosures

S&P® 500 Index

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